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PTO/SB/01 (10-00)
Approved for use through 10/31/2002 OMB 0651-0032
Patent and Trademark Office U S DEPARTMENT OF COMMERCE

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DECLARATION FOR UTILITY OR DESIGN PATENT APPLICATION (37 CFR 1.63) <input checked="" type="checkbox"/> Declaration Submitted with Initial Filing OR <input type="checkbox"/> Declaration Submitted after Initial Filing (surcharge (37 CFR 1.16(e)))	Attorney Docket Number	1308.501U3
	First Named Inventor	White
	COMPLETE IF KNOWN	
	Application Number	/
	Filing Date	
	Group Art Unit	
	Examiner Name	

As a below named inventor, I hereby declare that:

My residence, mailing address, and citizenship are as stated below next to my name

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

SYSTEM AND METHOD FOR REAL-TIME RATING, UNDERWRITING AND POLICY ISSUANCE

the specification of which (Title of the Invention)

☒ is attached hereto
OR
☐ was filed on (MM/DD/YYYY) as United States Application Number or PCT International

Application Number and was amended on (MM/DD/YYYY) (if applicable).

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment specifically referred to above.

I acknowledge the duty to disclose information which is material to patentability as defined in 37 CFR 1.56, including for continuation-in-part applications, material information which became available between the filing date of the prior application and the national or PCT international filing date of the continuation-in-part application.

I hereby claim foreign priority benefits under 35 U.S.C. 119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate, or 365(a) of any PCT international application which designated at least one country other than the United States of America, listed below and have also identified below, by checking the box, any foreign application for patent or inventor's certificate, or any PCT international application having a filing date before that of the application on which priority is claimed

Prior Foreign Application	Foreign Filing Date	Priority	Certified Copy Attached? YES NO
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/> <input type="checkbox"/>

☐ Additional foreign application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto

I hereby claim the benefit under 35 U.S.C. 119(e) of any United States provisional application(s) listed below.


Application Number(s)	Filing Date (MM/DD/YYYY)
60/214,923	06/29/2000
60/253,108	11/27/2000

☐ Additional provisional application numbers are listed on a supplemental priority data sheet PTO/SB/02B attached hereto.

[Page 1 of 2]

Burden Hour Statement This form is estimated to take 21 minutes to complete. Time will vary depending upon the needs of the individual case. Any comments on the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC 20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO Assistant Commissioner for Patents, Washington, DC 20231.

DECLARATION — Utility or Design Patent Application

Direct all correspondence to:		<input checked="" type="checkbox"/> Customer Number or Bar Code Label	 25246	OR	<input type="checkbox"/> Correspondence address below
PATENT TRADEMARK OFFICE					
Name					
Address					
Address					
City		State		ZIP	
Country		Telephone		Fax	
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under 18 U.S.C. 1001 and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.					
NAME OF SOLE OR FIRST INVENTOR :			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any]) Mitchell Franklin			Family Name or Surname White		
Inventor's Signature				Date	
Residence: City Atlanta		State Georgia		Country USA	
Citizenship USA					
Mailing Address 4171 McClatchey Circle					
Mailing Address					
City Atlanta		State Georgia		ZIP 30342	
Country USA					
NAME OF SECOND INVENTOR:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any]) Joseph			Family Name or Surname Crabill		
Inventor's Signature				Date	
Residence: City Atlanta		State Georgia		Country USA	
Citizenship USA					
Mailing Address 2553 Haberfield Court					
Mailing Address					
City Atlanta		State Georgia		ZIP 30342	
Country USA					
<input checked="" type="checkbox"/> Additional inventors are being named on <u>3</u> supplemental Additional Inventor(s) sheet(s) PTO/SB/02A attached hereto.					



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ADDITIONAL INVENTOR(S)
Supplemental Sheet
Page 1 of 3

Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Kris		Furstenberg		
Inventor's Signature			Date	
Residence City	Newnan	State Georgia	Country USA	Citizenship USA
Mailing Address	41 Tall Timbers Circle			
Mailing Address				
City	Newnan	State Georgia	ZIP 30265	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
M. Kevin		Geraghty		
Inventor's Signature			Date	
Residence: City	Marietta	State Georgia	Country USA	Citizenship USA
Mailing Address	715 Denards Mill			
Mailing Address				
City	Marietta	State Georgia	ZIP 30067	Country USA
Name of Additional Joint Inventor, if any:		<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])		Family Name or Surname		
Craig		Guarnieri		
Inventor's Signature			Date	
Residence: City	Powder Springs	State Georgia	Country USA	Citizenship USA
Mailing Address	6042 Wyndham Woods Drive			
Mailing Address				
City	Powder Springs	State Georgia	ZIP 30127	Country USA

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Socioeconomic characteristics	
Age (years)	Mean (SD)
Male	50.2 (10.1)
Female	49.8 (10.3)
Marital status	
Married	78.5%
Single	12.1%
Divorced	8.3%
Widowed	2.1%
Education (years)	Mean (SD)
Male	12.5 (2.1)
Female	12.3 (2.0)
Occupation	
Professional	35.2%
Managerial	28.7%
Technical	15.3%
Service	12.1%
Unemployed	7.7%
Income (€ per month)	Mean (SD)
Male	1,200 (300)
Female	1,150 (280)
Health status	
Good	65.4%
Fair	25.1%
Poor	9.5%
Smoking status	
Smoker	32.1%
Non-smoker	67.9%
Alcohol consumption	
Regular	18.5%
Occasional	45.2%
Never	36.3%
Comorbidities	
Hypertension	28.7%
Diabetes	15.3%
Cholesterol	22.1%
Depression	12.5%
Medication use	
Yes	45.1%
No	54.9%
Healthcare utilization	
Regular visits	68.2%
Emergency visits	15.3%
Hospitalization	8.7%
Long-term care	5.1%
Quality of life	
Physical	72.5%
Mental	68.1%
Social	75.3%
Overall	71.8%

Please type a plus sign (+) inside this box → +

DECLARATION

ADDITIONAL INVENTOR(S)
Supplemental Sheet
Page 2 of 3

Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])			Family Name or Surname	
Anthony			Rogers	
Inventor's Signature				Date
Residence City	Jonesboro	State Georgia	Country USA	Citizenship USA
Mailing Address 1160 Mundy's Mill Road				
Mailing Address				
City	Jonesboro	State Georgia	ZIP 30238	Country USA
Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])			Family Name or Surname	
Laura			Severinsen	
Inventor's Signature				Date
Residence: City	Duluth	State Georgia	Country USA	Citizenship USA
Mailing Address 4114 Berkeley Mill Close				
Mailing Address				
City	Duluth	State Georgia	ZIP 30096	Country USA
Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor	
Given Name (first and middle [if any])			Family Name or Surname	
Steven R.			Smith	
Inventor's Signature				Date
Residence: City	Alpharetta	State Georgia	Country USA	Citizenship USA
Mailing Address 13305 Bethany Road				
Mailing Address				
City	Alpharetta	State Georgia	ZIP 30004	Country USA

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DECLARATION

ADDITIONAL INVENTOR(S) Supplemental Sheet Page 3 of 3

Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])			Family Name or Surname		
William			Stoddart		
Inventor's Signature					Date
Residence City	Marietta	State Georgia	Country USA	Citizenship USA	
Mailing Address	1954 Chartwell Court				
Mailing Address					
City	Marietta	State Georgia	ZIP 30066	Country USA	
Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])			Family Name or Surname		
Jane A.			Davis		
Inventor's Signature					Date
Residence City	Atlanta	State Georgia	Country USA	Citizenship USA	
Mailing Address	2553 Haberfield Court				
Mailing Address					
City	Atlanta	State Georgia	ZIP 30319	Country USA	
Name of Additional Joint Inventor, if any:			<input type="checkbox"/> A petition has been filed for this unsigned inventor		
Given Name (first and middle [if any])			Family Name or Surname		
Inventor's Signature					Date
Residence City		State	Country	Citizenship	
Mailing Address					
Mailing Address					
City		State	ZIP	Country	

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: White et al.)
Serial No. TBA)
Filed: herewith)
Title: SYSTEM AND METHOD FOR REAL-TIME RATING,)
UNDERWRITING AND POLICY ISSUANCE)

POWER OF ATTORNEY

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

GMAC Insurance Company Online, Inc., as Assignee in interest, hereby appoints David S. Kerven, Reg. No. 43,712, of the firm RED HOT LAW GROUP OF ASHLEY, L.L.C., as its attorney with full power of substitution, association and revocation, to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith. All correspondence and telephone calls should be directed to:

Dr. David S. Kerven, Esq.
Red Hot Law Group Of Ashley, L.L.C.
The Biltmore, Suite 400
817 W. Peachtree St., NW
Atlanta, Georgia 30308-1144
(404) 575-1900, ext. 1980
(404) 575-1901 fax
dkerven@redhotlaw.com

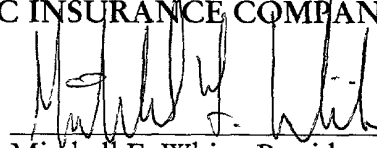
Customer Number: 25246
Bar Code:



25246
PATENT TRADEMARK OFFICE

GMAC INSURANCE COMPANY ONLINE, INC.

By:



Mitchell F. White, President

Date:

6/28/2001